B1 (Official Form 1) (4/10)

	ates Bankı rict of Puei		ourt				Vol	untary Petition
Name of Debtor (if individual, enter Last, First, Mic CENTENO BARRETO, EDILBERTO	ldle):		Name of Joint Debtor (Spouse) (Last, First, Middle):					
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ars		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): 8800	I.D. (ITIN) No./O	Complete	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):					
Street Address of Debtor (No. & Street, City, State CARR 173 RAMAL 792 KM 2.0 INT BO SONADORA	& Zip Code):		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):					
AGUAS BUENAS, PR	ZIPCODE 00	703-8345						ZIPCODE
County of Residence or of the Principal Place of Bu Aguas Buenas	siness:	county of Residence or of the Principal P			ne Principal Pla	ce of Busin	ess:	
Mailing Address of Debtor (if different from street HC3 BOX 14543 AGUAS BUENAS, PR	address)		Mailing Ad	ldress of	Joint De	btor (if differen	t from stre	et address):
AGUAS BUENAS, FR	ZIPCODE 00	703-8345	1					ZIPCODE
Location of Principal Assets of Business Debtor (if	different from str	reet address ab	ove):				<u> </u>	
								ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Tax-Exempt E (Check box, if app Debtor is a tax-exempt organization at a tax-exempt organization.) Filing Fee (Check one box) Full Filing Fee attached			Entity pplicable.) organization utates Code (tf.	under ne	Chap	the Petitio apter 7 apter 9 apter 11 apter 12 apter 13 bts are primaril tts, defined in 1 01(8) as "incurrividual primaril sonal, family, od d purpose." oter 11 Debtors ined in 11 U.S.	n is Filed (Chap Recc Main Chap Recc None Nature of (Check one y consume: 1 U.S.C. red by an y for a r house-	e box.) r
 ☐ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: ☐ Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates at than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years then the subject to adjustment on 4/01/13 an					siders or affiliates are less ery three years thereafter).			
Statistical/Administrative Information Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.		nsecured credi		-		o funds availab	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	00- 00 10,0		001- 000	25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets		000,001 \$50 50 million \$10	0,000,001 to	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities		000,001 \$50 50 million \$10	0,000,001 to	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than	

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B1 (Official Form 1) (4/10)
Voluntary Petition
(This page must be completed and filed in every case)

Where Filed: None

Location

Name of Debtor(s):

Case Number:

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

CENTENO BARRETO, EDILBERTO

Date Filed:

Page 2

Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	whose debts are primarily consumer debts.)				
	X /s/ JOSE M PRIETO CAR Signature of Attorney for Debtor(s)	RBALLO, ESQ 4/08/11 Date			
Does the debtor own or have possession of any property that poses or is a or safety? Yes, and Exhibit C is attached and made a part of this petition.	lbit C alleged to pose a threat of imminen	nt and identifiable harm to public health			
Exhi (To be completed by every individual debtor. If a joint petition is filed, expressed in the properties of the prop	nde a part of this petition.	ch a separate Exhibit D.)			
	days than in any other District.				
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	lace of business or principal assets but is a defendant in an action or pr	in the United States in this District, occeding [in a federal or state court]			

(Check all applicable boxes.)
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)
(Name of landlord or lessor that obtained judgment)
(Address of landlord or lessor)
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Certification by a Debtor Who Resides as a Tenant of Residential Property

7	/nl	luntary	Petition
- 1	, U	iuniai v	1 CHUUH

(This page must be completed and filed in every case)

Name of Debtor(s):

CENTENO BARRETO, EDILBERTO

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ EDILBERTO CENTENO BARRETO

Signature of Debtor

EDILBERTO CENTENO BARRETO

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

April 8, 2011

Date

Signature of Attorney*

X /s/JOSE M PRIETO CARBALLO, ESQ

Signature of Attorney for Debtor(s)

JOSE M PRIETO CARBALLO, ESQ 225806 Jose Prieto P O BOX 363565 SAN JUAN, PR 00936-3565 (787) 607-2166 jpc@jpclawpr.com

April 8, 2011

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of A	uthorized Inc	dividual		
Printed Name	of Authorize	d Individual		
Title of Autho	rized Individ	ual		

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Date

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

sentative		
	epresentative	

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address			

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
CENTENO BARRETO, EDILBERTO	Chapter 13
Debtor(s)	-
EXHIBIT D - INDIVIDUAL DEBTOR'S STA CREDIT COUNSELING RE	
Warning: You must be able to check truthfully one of the five statements do so, you are not eligible to file a bankruptcy case, and the court can di whatever filing fee you paid, and your creditors will be able to resume c and you file another bankruptcy case later, you may be required to pay to stop creditors' collection activities.	smiss any case you do file. If that happens, you will lose ollection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, each one of the five statements below and attach any documents as directed.	h spouse must complete and file a separate Exhibit D. Check
1. Within the 180 days before the filing of my bankruptcy case , I receive the United States trustee or bankruptcy administrator that outlined the oppoperforming a related budget analysis, and I have a certificate from the agency certificate and a copy of any debt repayment plan developed through the agency	ortunities for available credit counseling and assisted me in describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , I receive the United States trustee or bankruptcy administrator that outlined the opport performing a related budget analysis, but I do not have a certificate from the a copy of a certificate from the agency describing the services provided to you the agency no later than 14 days after your bankruptcy case is filed.	rtunities for available credit counseling and assisted me in agency describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approved ag days from the time I made my request, and the following exigent circums requirement so I can file my bankruptcy case now. [Summarize exigent circums of the country of th	stances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain the you file your bankruptcy petition and promptly file a certificate from the a of any debt management plan developed through the agency. Failure to f case. Any extension of the 30-day deadline can be granted only for cause also be dismissed if the court is not satisfied with your reasons for filing counseling briefing.	ngency that provided the counseling, together with a copy fulfill these requirements may result in dismissal of your e and is limited to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because of: [Chambion for determination by the court.]	neck the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of realizing and making rational decisions with respect to financial reasons.	
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired participate in a credit counseling briefing in person, by telephone, or Active military duty in a military combat zone. 	
5. The United States trustee or bankruptcy administrator has determined the does not apply in this district.	hat the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above i	s true and correct.
Signature of Debtor: /s/ EDILBERTO CENTENO BARRETO	
Date: April 8, 2011	

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

B201A (Form 201A) (12/09)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

United States Bankruptcy Court District of Puerto Rico

IN RE:		Case No.
CENTENO BARRETO, EDILBERTO		Chapter 13
	Debtor(s)	•

CERTIFICATION OF NOTICE UNDER § 342(b) OF THE		
Certificate of [Non-Attorney]	Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the debtor notice, as required by § 342(b) of the Bankruptcy Code.	's petition, hereby certify that I delivered	to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	petition preparer the Social Securi principal, respon the bankruptcy p	
X	Onsible person, or (Required by 11	U.S.C. § 110.)
Certificate o	f the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the a	ttached notice, as required by § 342(b) o	f the Bankruptcy Code.
CENTENO BARRETO, EDILBERTO	X /s/ EDILBERTO CENTENO BARRE	TO 4/08/2011
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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\Box Disposable income is not determined under § 1325(b)(3). (If known) (Check the boxes as directed in Lines 17 and 23 of this statement.) CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

B22C (Official Form 22C) (Chapter 13) (12/10)

In re: CENTENO BARRETO, EDILBERTO

Case Number: _

	Part I. R	EPORT OF INCOME			
	Marital/filing status. Check the box that applies a a. ☐ Unmarried. Complete only Column A ("E b. ☑ Married. Complete both Column A ("Det	Debtor's Income") for Lines 2-10.			
1	All figures must reflect average monthly income re the six calendar months prior to filing the bankrupt month before the filing. If the amount of monthly in must divide the six-month total by six, and enter the	ccy case, ending on the last day of the ncome varied during the six months, you	Column A Debtor's Income	Sp	lumn B oouse's ncome
2	Gross wages, salary, tips, bonuses, overtime, con	mmissions.	\$ 1,299.00	\$	0.00
3	Income from the operation of a business, profes a and enter the difference in the appropriate column one business, profession or farm, enter aggregate n attachment. Do not enter a number less than zero. I expenses entered on Line b as a deduction in Pa	n(s) of Line 3. If you operate more than numbers and provide details on an Do not include any part of the business			
	a. Gross receipts	\$			
	b. Ordinary and necessary operating expenses	\$			
	c. Business income	Subtract Line b from Line a	\$ 0.00	\$	0.00
4	Rent and other real property income. Subtract L difference in the appropriate column(s) of Line 4. I not include any part of the operating expenses e Part IV. a. Gross receipts	Do not enter a number less than zero. Do			
	b. Ordinary and necessary operating expenses	\$			
	c. Rent and other real property income	Subtract Line b from Line a	\$ 0.00	\$	0.00
5	Interest, dividends, and royalties.		\$ 0.00	\$	0.00
6	Pension and retirement income.		\$ 0.00	\$	0.00
7	Any amounts paid by another person or entity, expenses of the debtor or the debtor's dependent that purpose. Do not include alimony or separate by the debtor's spouse. Each regular payment shoup ayment is listed in Column A. do not report that provided the second seco	ats, including child support paid for maintenance payments or amounts paid ald be reported in only one column; if a	\$ 0.00	\$	0.00

According to the calculations required by this statement: **▼** The applicable commitment period is 3 years. ☐ The applicable commitment period is 5 years.

☐ Disposable income is determined under § 1325(b)(3).

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D22C (Official Form 22C) (Chapter 13) (12/10)								
8	Unemployment compensation. Enter the amount in the app However, if you contend that unemployment compensation r was a benefit under the Social Security Act, do not list the ar Column A or B, but instead state the amount in the space bel	eceiv mount	ed by you	or you	r spouse				
0	Unemployment compensation claimed to be a benefit under the	0.00	Spouse \$		0.00	\$	0.00	\$	0.00
9	Income from all other sources. Specify source and amount sources on a separate page. Total and enter on Line 9. Do not maintenance payments paid by your spouse, but include or separate maintenance. Do not include any benefits received as a victim of a war crime, crime a of international or domestic terrorism. a. HOUSEKEEPER b. PAN BENEFITS	ot incl all ot ived u	lude alimo her payme nder the So	ny or ents of ocial S	separate f alimony Security	\$	395.00		617.00
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column I through 9 in Column B. Enter the total(s).	3 is co	ompleted, a	ıdd Li	nes 2	\$	1,694.00	\$	617.00
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.								2,311.00
Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD									
12	Enter the amount from Line 11.							\$	2,311.00
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. \$ b. \$ \$ c. \$ \$					ome of T paid on w, the ort of ch	ф	0.00	
14	Total and enter on Line 13. Subtract Line 13 from Line 12 and enter the result						_	\$	2,311.00
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number					27,732.00			
16	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)								
	a. Enter debtor's state of residence: Puerto Rico				or's househo	old s	ize: 4	\$	28,382.00
17	Application of § 1325(b)(4). Check the applicable box and ✓ The amount on Line 15 is less than the amount on Line 3 years" at the top of page 1 of this statement and continuous The amount on Line 15 is not less than the amount of period is 5 years" at the top of page 1 of this statement and continuous period is 5 years" at the top of page 1 of this statement and continuous period is 5 years" at the top of page 1 of this statement and continuous period is 5 years.	ne 16 nue w n Lin	. Check the ith this state 16. Checl	box tement	t. oox for "Th				•
	Part III. APPLICATION OF § 1325(b)(3) FOR	DE'	TERMIN	ING	DISPOSA	BL	E INCON	Æ.	

D22C (Official	rorm 22C) (Chapter 13) (12	(1U)					
18	Enter	the amount from Line 11.					\$	2,311.00
19	a. \$ b. \$ c. \$							
20		l and enter on Line 19.	5 (1-)(2)		O.C. I. 10 1 4 4	1,	\$	0.00
20	-	ent monthly income for § 132					\$	2,311.00
21		alized current monthly incon l enter the result.	ne for § 1325(b)	(3). Mu	Itiply the amount from Line	20 by the number	\$	27,732.00
22	Appli	cable median family income.	Enter the amoun	t from l	Line 16.		\$	28,382.00
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. ☐ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. ☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.							
		Part IV. CALCULAT	TION OF DED	OUCTI	ONS ALLOWED UND	ER § 707(b)(2)		
		Subpart A: Deduct	ions under Star	ndards	of the Internal Revenue S	ervice (IRS)		
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.							
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B. Persons under 65 years of age							

B22C (Official For	m 22C) (Chapter 13) (12/10)		
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.			\$
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line by the support of the			
	a. IRS	Housing and Utilities Standards; mortgage/rental expense	\$	
	b. Aver	rage Monthly Payment for any debts secured by your home, if as stated in Line 47	\$	
	c. Net 1	mortgage/rental expense	Subtract Line b from Line a	\$
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:			
				\$
	an expense	adards: transportation; vehicle operation/public transportation allowance in this category regardless of whether you pay the expless of whether you use public transportation.		
		number of vehicles for which you pay the operating expenses or re included as a contribution to your household expenses in Line		
27A	$\square 0 \square 1$	2 or more.		
	If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			

D22C (Officia	ai Form 22C) (Chapter 13) (12/10)				
	whic	Il Standards: transportation ownership/lease expense; Vehicle 1. On hyou claim an ownership/lease expense. (You may not claim an ownership/lease)				
	□ 1 □ 2 or more.					
Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.						
	a. IRS Transportation Standards, Ownership Costs \$					
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$			
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$		
	checl	Al Standards: transportation ownership/lease expense; Vehicle 2. Go ked the "2 or more" Box in Line 28. The company of the "Ownership Costs" for "One Car" from the IRS				
29	Transthe to	sportation (available at www.usdoj.gov/ust/ or from the clerk of the babtal of the Average Monthly Payments for any debts secured by Vehic act Line b from Line a and enter the result in Line 29. Do not enter a	ankruptcy court); enter in Line b le 2, as stated in Line 47;			
	a.	IRS Transportation Standards, Ownership Costs	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$			
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$		
30	feder	er Necessary Expenses: taxes. Enter the total average monthly expense, state, and local taxes, other than real estate and sales taxes, such as a social-security taxes, and Medicare taxes. Do not include real estate	s income taxes, self-employment	\$		
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.					
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.					
33	requi	er Necessary Expenses: court-ordered payments. Enter the total modered to pay pursuant to the order of a court or administrative agency, statements. Do not include payments on past due obligations included in	uch as spousal or child support	\$		
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of					
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend					
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and walfare of yourself or your dependents, that is not					
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone					

Bale (Official Form alle) (Chapter 13) (Tarto)						
3	8	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.				
	Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 24-37					
		expe	th Insurance, Disability Insurance, and Health Savings Anses in the categories set out in lines a-c below that are reasonse, or your dependents.			
		a.	Health Insurance	\$		
		b.	Disability Insurance	\$		
3	9	c.	Health Savings Account	\$		
		Total	l and enter on Line 39		\$	
		If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:				
40	0	elderly, chronically ill, or disabled member of your household or member of your immediate family who is			\$	
4	1	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			\$	
42	2	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate			\$	
4:	3	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed			\$	
4	4	www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the			\$	
4:	5	in 26 U.S.C. § 1/0(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly			\$	
4	6					

			*				
		S	Subpart C	: Deductions for De	ebt Payment		
Future payments on secured claims. For each of your debts that is secured by an interest in property you own, list the name of the creditor, identify the property securing the debt, state the Average Month Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a sepapage. Enter the total of the Average Monthly Payments on Line 47.					Average Monthly nthly Payment is 0 months		
47		Name of Creditor	Property	Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.				\$	☐ yes ☐ no	
	b.				\$	☐ yes ☐ no	
	c.				\$	☐ yes ☐ no	
				Total: Ad	ld lines a, b and c.		\$
	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
48		Name of Creditor		Property Securing t	the Debt	1/60th of the Cure Amount	
	a.					\$	
	b.					\$	
	c.					\$	
					Total: Ad	ld lines a, b and c.	J \$
49	The state of the s					\$	
		pter 13 administrative expense esulting administrative expense.	s. Multiply	y the amount in Line	a by the amount in I	Line b, and enter	
	a.	Projected average monthly Cha	apter 13 pl	lan payment.	\$		
50	b.	Current multiplier for your district as de schedules issued by the Executive Office Trustees. (This information is available www.usdoj.gov/ust/ or from the clerk of court.)		for United States			
	c.	Average monthly administrativ case	e expense	of Chapter 13	Total: Multiply Linand b	nes a	\$
51	Tota	Deductions for Debt Payment. Er	nter the tot	tal of Lines 47 through	gh 50.		\$
		-		: Total Deductions			
52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.					\$	

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		Part V. DETERMINATION OF DISPOSABLE INCOME UNDER	R § 1325(b)(2)				
53	Tota	l current monthly income. Enter the amount from Line 20.		\$			
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.						
55	from	lified retirement deductions. Enter the monthly total of (a) all amounts withheld by wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and ments of loans from retirement plans, as specified in § 362(b)(19).		\$			
56	Tota	l of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.		\$			
	for win lin total	nction for special circumstances. If there are special circumstances that justify additional there is no reasonable alternative, describe the special circumstances and the respect a-c below. If necessary, list additional entries on a separate page. Total the expension Line 57. You must provide your case trustee with documentation of these expenses and a detailed explanation of the special circumstances that make such expenses necessarily.	sulting expenses es and enter the s and you must				
57		Nature of special circumstances	Amount of expense				
	a.		\$				
	b.		\$				
	c.		\$				
		Total: Add l	Lines a, b, and c	\$			
58		l adjustments to determine disposable income. Add the amounts on Lines 54, 55, 5 the result.	56, and 57 and	\$			
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.						
		Part VI. ADDITIONAL EXPENSE CLAIMS					
	and w	Expenses. List and describe any monthly expenses, not otherwise stated in this form relfare of you and your family and that you contend should be an additional deduction the under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page ge monthly expense for each item. Total the expenses.	n from your curren	t monthly			
- 0		Expense Description	Monthly A	mount			
50	a.		\$				
	b.		\$				
	c.		\$				
		Total: Add Lines a, b and	c \$				
	_	Part VII. VERIFICATION					
		are under penalty of perjury that the information provided in this statement is true and debtors must sign.)	d correct. (If this a	ı joint case,			
51	Date:	April 8, 2011 Signature: /s/ EDILBERTO CENTENO BARRETO (Debtor)					
	Data	Signature:					
	Date.	Date: Signature: (Joint Debtor, if any)					

United States Bankruptcy Court District of Puerto Rico

IN	IN RE:		Case No				
CE	ENTENO BARRETO, EDILBERTO		Chapter 13				
	Debtor(s						
	DISCLOSURE OF (COMPENSATION OF ATTORNEY	FOR DEBTOR				
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 one year before the filing of the petition in bankruptcy, of or in connection with the bankruptcy case is as follows:	r agreed to be paid to me, for services rendered or to					
	For legal services, I have agreed to accept		\$\$,000.00				
	Prior to the filing of this statement I have received		\$856.00				
	Balance Due		\$\$				
2.	The source of the compensation paid to me was: 🗹 Do	ebtor Other (specify):					
3.	The source of compensation to be paid to me is:	ebtor Other (specify):					
4.	I have not agreed to share the above-disclosed comp	ensation with any other person unless they are memb	ers and associates of my law firm.				
	I have agreed to share the above-disclosed compens together with a list of the names of the people sharing		or associates of my law firm. A copy of the agreement,				
5.	In return for the above-disclosed fee, I have agreed to ren	der legal service for all aspects of the bankruptcy cas-	e, including:				
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 						
6.	By agreement with the debtor(s), the above disclosed fee	does not include the following services:					
	certify that the foregoing is a complete statement of any agoroceeding.	CERTIFICATION reement or arrangement for payment to me for repres	sentation of the debtor(s) in this bankruptcy				
	April 8, 2011	/s/ JOSE M PRIETO CARBALLO, ESG	2				
	Date	JOSE M PRIETO CARBALLO, ESQ 225806 Jose Prieto P O BOX 363565 SAN JUAN, PR 00936-3565 (787) 607-2166 jpc@jpclawpr.com					

United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
CENTENO BARRETO, EDILBERTO	Chapter 13
Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 5,300.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 12,260.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$ 13,452.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,827.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 2,532.00
	TOTAL	14	\$ 5,300.00	\$ 25,712.00	

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United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
CENTENO BARRETO, EDILBERTO	Chapter 13
Debtor(s)	•
STATISTICAL SUMMARY OF CERTAIN LIABILIT	TIES AND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily consumer debta 101(8)), filing a case under chapter 7, 11 or 13, you must report all information of the contract of	
Check this box if you are an individual debtor whose debts are NOT information here.	Γ primarily consumer debts. You are not required to report any
This information is for statistical purposes only under 28 U.S.C. § 1	59.
Summarize the following types of liabilities, as reported in the Scheo	dules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 12,260.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 12,260.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,827.00
Average Expenses (from Schedule J, Line 18)	\$ 2,532.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 2,311.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$	0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 12,26	60.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$	0.00
4. Total from Schedule F		\$	13,452.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$	13,452.00

R6A	(Official	Form	6A)	(12/07)	

IN	\mathbf{RE}	CENTENO	BARRETO.	EDILBERTO
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	Case No	
ehtor(s)		(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00 (Report also on Summary of Schedules)

_ Case No.	
	(If known)

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
	Household goods and furnishings, include audio, video, and computer equipment.		HOUSEHOLD GOODS		2,500.00
	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		WEARING APPAREL		1,000.00
7.	Furs and jewelry.		JEWELRY		800.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	X			
	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

	T T	
Case	NO	

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		1			
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.		EQUIPMENT		1,000.00
	Inventory.	X			
	Animals.	X			
	Crops - growing or harvested. Give particulars.	X			
	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

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Case	NIO	
Case	INO.	

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	Х		HU	
not already listed. Itemize.				
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(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds \$146,450. *
(Check one box)	

V	11	U.S.C.	§	522(b)(2)
	11	U.S.C.	§	522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			EALEM TIOLIS
HOUSEHOLD GOODS	11 USC § 522(d)(3)	2,500.00	2,500.00
WEARING APPAREL	11 USC § 522(d)(3)	1,000.00	1,000.00
JEWELRY	11 USC § 522(d)(4)	800.00	800.00
EQUIPMENT	11 USC § 522(d)(6)	1,000.00	

	Case No	
ebtor(s)		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
					!			
			Value \$					
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
					l			
			Value \$	L				
ACCOUNT NO.								
					l			
					ĺ			
			Value \$					
continuation sheets attached			(Total of th	Sub is p			\$	\$
					Γot			
			(Use only on la	st p	age	e)	\$ (Report also on	\$ (If applicable, report
							Summary of Schedules.)	also on Statistical Summary of Certain

R6E	(Official	Form	6E)	(04/10)

Debtor(s)

Case No. _____(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	the S	Statistical Summary of Certain Liabilities and Related Data.
		Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
2	TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	\checkmark	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
		Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
		Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
		Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
		Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
		Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
		Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Commitments to Maintain the Capital of an Insured Depository Institution

1 continuation sheets attached

	T T	
Case	NO	

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Domestic Support Obligations

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 0216863			ALIMONY	T					
ASUME APARTADO 71414 SAN JUAN, PR 00936-8514	•						10,260.00	10,260.00	
ACCOUNT NO.			Assignee or other notification						
SHENANDOAH M ECHEVARRIS WAIVER WILL BE REQUESTED	•		for: ASUME						
ACCOUNT NO. 0335572	T		CONSENSUAL SPOUSE	\vdash					
ASUME APARTADO 71414 SAN JUAN, PR 00936-8514	•		GOVERMENT HELP				2,000.00	2,000.00	
ACCOUNT NO.	_								
ACCOUNT NO.	-								
ACCOUNT NO.	-								
Sheet no. 1 of 1 continuation sheets Schedule of Creditors Holding Unsecured Priority	atta Cla	ached aims	to (Totals of th		age	e)	\$ 12,260.00	\$ 12,260.00	\$
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) \$ 12,260.00									
			last page of the completed Schedule E. If ap al Summary of Certain Liabilities and Relate	plica		e,		\$ 12,260.00	\$

Debtor(s)

ase No.	
	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	_						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	T		Open account opened 6/07	П	T	一	
CITIFINANCIAL P O BOX 9300 SAN JUAN, PR 00908							1,203.00
ACCOUNT NO.	\vdash	\vdash	Assignee or other notification for:	\vdash	\dashv	\dashv	1,200.00
Lyny Funding Llc Po Box 740281 Houston, TX 77274			CITIFINANCIAL				
ACCOUNT NO. 6075099115436739			Mortgage account opened 1/05	\sqcap	\dashv	十	
CITIFINANCIAL P O BOX 9300 SAN JUAN, PR 00908							1,021.00
ACCOUNT NO. 1242296	T		Open account opened 7/96	\sqcap		一	,-
Oshs/dcs Everett Po Box 11520 Facoma, WA 98411							11,228.00
0 continuation sheets attached				Subt		- 1	\$ 13,452.00
continuation sneets attached			(Total of th	•	age [ota	· 1-	\$ 13,732.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	also tatist	o or tica	n al	\$ 13,452.00

Case No.	
	(If known)

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case No.		
	(If known)	

SCHEDULE H - CODEBTORS

Debtor(s)

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

\sim		-
Case		\sim
Case	13	w.

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	1	DEPENDENTS	OF DEBTOR ANI	SPOUS	SE		
Married		RELATIONSHIP(S):				AGE(S):	
		Son				17	
		Son				13	
		Son				11	
		Son				10	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation	ELECTRIC A	ASSISTANT					
Name of Employer	HERE TO B	UILD PMB 181-35					
How long employed	6 months						
Address of Employer	JC DE BORI	BON SUITE 67					
1 3	GUAYNABO						
		<u>.</u>					
		or projected monthly income at time case filed		Φ.	DEBTOR	Φ.	SPOUSE
•	0	salary, and commissions (prorate if not paid m	onthly)	\$	1,299.00		0.00
2. Estimated month	ıly overtime			\$	0.00		0.00
3. SUBTOTAL				\$	1,299.00	\$	0.00
4. LESS PAYROL							
a. Payroll taxes a	nd Social Secu	ırity		\$	101.00		0.00
b. Insurance				\$	0.00		0.00
c. Union dues				\$		\$	
d. Other (specify)			. \$			
				· <u>\$ —</u>		\$	
5. SUBTOTAL O				\$	101.00		0.00
6. TOTAL NET N	MONTHLY TA	AKE HOME PAY		\$	1,198.00	\$	0.00
7. Regular income	from operation	of business or profession or farm (attach deta	niled statement)	\$	0.00	\$	0.00
8. Income from rea		1	,	\$		\$	0.00
9. Interest and divi				\$		\$	0.00
10. Alimony, main	tenance or supp	port payments payable to the debtor for the de	btor's use or				
that of dependents				\$	0.00	\$	0.00
11. Social Security	_						
(Specify) P.A.N				. \$	0.00		395.00
12. Pension or retir	ament income			· 🍦 ——	0.00	\$	0.00
13. Other monthly				Φ	0.00	Φ	0.00
(Specify) ODD J		CLEANING)		\$	0.00	\$	1,234.00
(Specify <u>see s</u>	•			\$		\$	1,20
				\$		\$	
14. SUBTOTAL (OF LINES 7 T	THROUGH 13		\$		\$	1,629.00
			4)	φ —	4 400 00		
15. AVEKAGE M	UNIHLYIN	COME (Add amounts shown on lines 6 and 1	4)	>	1,198.00	<u> э</u>	1,629.00
16. COMBINED	AVERAGE M	IONTHLY INCOME: (Combine column total	als from line 15;				
if there is only one	debtor repeat t	total reported on line 15)			\$	2,827.0	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

IN RE CENTENO BARRETO, EDILBERTO

Debtor	

Case No. _____(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	(Z)	/
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the decon Form22A or 22C.	any payment	s made biweekly, i income allowed
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No	Ψ	
b. Is property insurance included? Yes No		
2. Utilities:	¢	425.00
a. Electricity and heating fuel b. Water and sewer	\$	125.00 30.00
c. Telephone	\$ —— \$	35.00
d. Other MOBILE EXP	\$	60.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	475.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning 7. Medical and deptal averages	\$	0.00 40.00
7. Medical and dental expenses 8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	40.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto e. Other	\$	0.00
e. Other	— \$ —	
12. Taxes (not deducted from wages or included in home mortgage payments)	v	
(Specify)	<u>\$</u>	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	\$	
a. Auto	\$	0.00
b. Other WIFE CAR	\$	322.00
	\$	
14. Alimony, maintenance, and support paid to others	\$	250.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Schedule Attached	— ^e —	905.00
	— \$ —	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	2,532.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing o	f this docu	ment:
None		

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$2,8	327.00
b. Average monthly expenses from Line 18 above	\$	32.00
c. Monthly net income (a. minus b.)	\$ 2	95.00

_____ Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Continuation Sheet - Page 1 of 1

Other Expenses (DEBTOR)	
SCHOOL EXPENSE	125.00
PERSONAL HYGIENE	60.00
AUTO MAINTANANCE & LICENSE	20.00
HAIR CUT & BEAUTY EXPENSES	60.00
SCHOOL MEALS	40.00
LUNCHES AT WORK	200.00
WIFE EXPENSES	400.00

Case No.

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **16** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: April 8, 2011 Signature: /s/ EDILBERTO CENTENO BARRETO Debtor **EDILBERTO CENTENO BARRETO** Signature: _ (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _______ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the ______ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Signature:

United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
CENTENO BARRETO, EDILBERTO	Chapter 13
D-14/-\	•

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 2.598.00 YTD

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\square	preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less tha \$5,850.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Marrie debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petitio is filed, unless the spouses are separated and a joint petition is not filed.)			
	*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment			
None	who are or were insiders. (Marrie		chapter 13 must include payments	this case to or for the benefit of creditor by either or both spouses whether or no
4. Su	its and administrative proceeding	gs, executions, garnishments and a	ttachments	
None	bankruptcy case. (Married debto		13 must include information conc	immediately preceding the filing of this erning either or both spouses whether o
AND SHE VS E	TION OF SUIT CASE NUMBER NANDOAH M ECHEVARRIA DILBERTO CENTENO RETO	NATURE OF PROCEEDING ALIMENTOS	COURT OR AGENCY AND LOCATION CAGUAS	STATUS OR DISPOSITION ARRESTED
EAL	2009-0813			
None	the commencement of this case.		r 12 or chapter 13 must include in	s within one year immediately preceding information concerning property of eithe tion is not filed.)
5. Re	possessions, foreclosures and re	turns		
None	the seller, within one year imme	diately preceding the commencemen	t of this case. (Married debtors fil	deed in lieu of foreclosure or returned to ling under chapter 12 or chapter 13 mus d, unless the spouses are separated and
6. As	signments and receiverships			
None		pter 12 or chapter 13 must include any		receding the commencement of this case uses whether or not a joint petition is filed
None	, or east an property which has been in the hands of a custodian, receiver, or court appointed official within one year immediately proceeding an			
7. Gi	fts			
None	gifts to family members aggregat per recipient. (Married debtors fi	ing less than \$200 in value per individ	ual family member and charitable nust include gifts or contributions	ent of this case except ordinary and usual contributions aggregating less than \$100 by either or both spouses whether or no
8. Lo	sses			
None	commencement of this case. (M		or chapter 13 must include losses	commencement of this case or since the s by either or both spouses whether or no
9. Pa	yments related to debt counselin	g or bankruptcy		
None				torneys, for consultation concerning deb mediately preceding the commencemen

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately

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ATTORNEY FEES		
JPC LAW OFFICE P O BOX 363565 SAN JUAN, PR 00936-3565	4/07/11	50.00
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10. Other transfers

7

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

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List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

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15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

FORMER SPOUSE ARACELIS ORTIZ NIEVES CONSENSUAL SPOUSE

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

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a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: April 8, 2011	Signature /s/ EDILBERTO CENTENO BARRETO of Debtor	EDILBERTO CENTENO BARRETO
Date:	Signature of Joint Debtor (if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

United States Bankruptcy Court District of Puerto Rico

IN RE:		Case No.
CENTENO BARRETO, EDILBERTO		Chapter 13
	Debtor(s)	
	VERIFICATION OF CREDITOR MATR	IX
The above named debtor(s) hereby ve	rify(ies) that the attached matrix listing creditors	s is true to the best of my(our) knowledge.
Date: April 8, 2011	Signature: /s/ EDILBERTO CENTENO BARRET	0
	EDILBERTO CENTENO BARRETO	Debtor
Date:	Signature:	
	-	Joint Debtor, if any

CENTENO BARRETO, EDILBERTO HC3 BOX 14543 AGUAS BUENAS, PR 00703-8345

Jose Prieto P O BOX 363565 SAN JUAN, PR 00936-3565

ASUME APARTADO 71414 SAN JUAN, PR 00936-8514

CITIFINANCIAL P O BOX 9300 SAN JUAN, PR 00908

Dshs/dcs Everett Po Box 11520 Tacoma, WA 98411

Lvnv Funding Llc Po Box 740281 Houston, TX 77274